



Dear Fellow Delawarean,

When it comes to protecting our families, safeguarding our wallets, knowing our rights as victims of crime, or understanding how the

law can make our communities better, information is the key. Equipped with knowledge, we can make choices that greatly reduce our risk of becoming a victim of crime or fraud, and we can learn how to get help if we're mistreated.

The mission of the Delaware Department of Justice is to protect Delawareans from harm by enforcing the law and being your advocate. We're here to help you, and also to give you the information you need to help yourself and your family. Inside this brochure, you'll find useful tips on avoiding investment fraud, what to do if you are victimized, and ways to contact the Department of Justice for further assistance. Together, we can keep Delaware safe and strong.

Beau Biden,
Attorney General

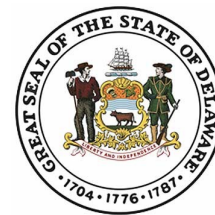
Delaware Department of Justice
820 North French Street
Wilmington, DE 19801

Investigate Before You Invest

Protecting Delaware's Consumers



Delaware Department of Justice



**Attorney General
Joseph R. "Beau" Biden, III**

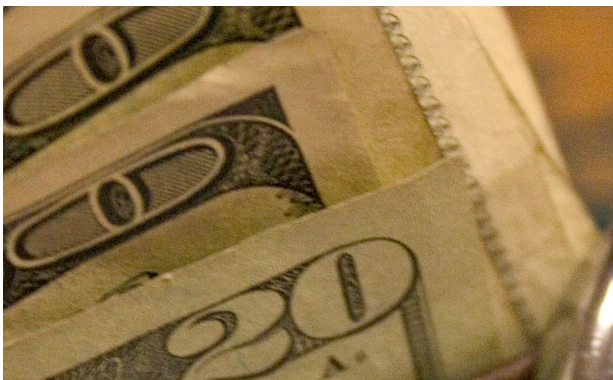
Securities Unit

New Castle County • (302) 577-8600
Kent County • (302) 739-7641
Sussex County • (302) 856-5353

www.attorneygeneral.delaware.gov

Some things to look out for

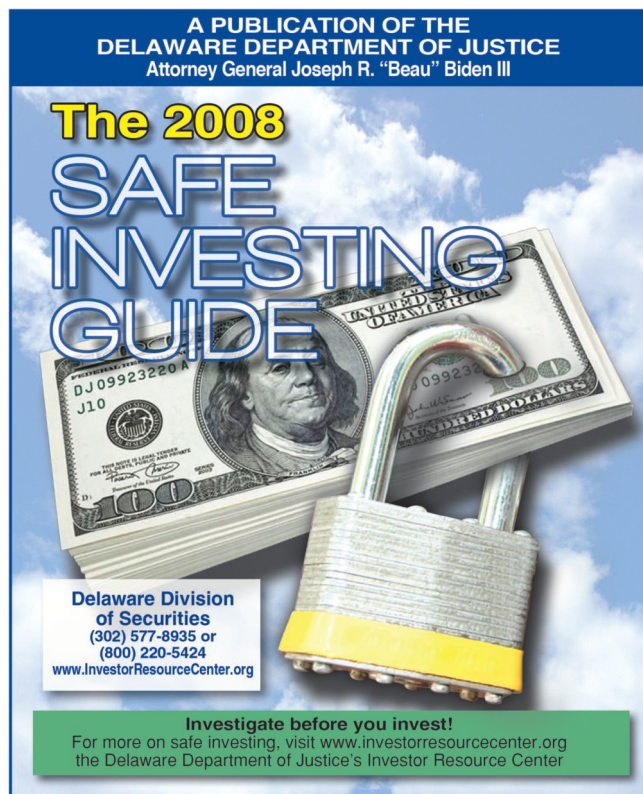
- Be suspicious of investment opportunities that offer a rate of return far above the currently existing rates offered for similar investments from established financial institutions.
- It is not uncommon in fraudulent investment schemes for the perpetrators to say their investments are “low risk”, “no risk”, “guaranteed”, or “insured.”
- Most legitimate investment opportunities provide investors with a reasonable amount of time to investigate or evaluate the claims that are made. High-pressure demands for “immediate action” may indicate a scam.
- Do not invest if you don’t know who you are dealing with or cannot verify that they are legitimate.
- A requirement that the payment for a potential investment must be made in cash is a red flag. Legitimate investment offers do not generally require a cash payment.



InvestorResourceCenter.org and the *Safe Investing Guide*

Your one-stop resources for informed investing!

Visit the InvestorResourceCenter.org, an interactive Department of Justice website featuring video webcasts from investment experts, an investment professional background check, reporting tools for victims, investor alerts, and other resources. Also, check out the website’s printed companion, the *Safe Investing Guide* – order your hard copy by calling the Department of Justice or print a copy through the Investor Resource Center website.



Before you invest

Ask yourself the following questions:

1. Is the security registered with the state or another federal regulatory agency?
2. Does the investment meet my financial goals?
3. Are the claims made about the investment realistic?
4. Do I understand and accept the risks involved?
5. Is the investment part of a balanced portfolio?
6. Can I sell the investment when I want to?
7. Do I understand the withdrawal conditions?
8. Has the seller provided me with information that fully explains the investment?
9. Have I read and understood the information I have received about the investment?

